

DEPARTMENT OF THE ARMY PRE-RETIREMENT BRIEFING



HQ, Army Retirement Services
ATTN: DAPE-HRR
200 Stovall St.
Alexandria, VA 22332-0470
February 2012



Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.

Retirement is a process,
NOT an event!!

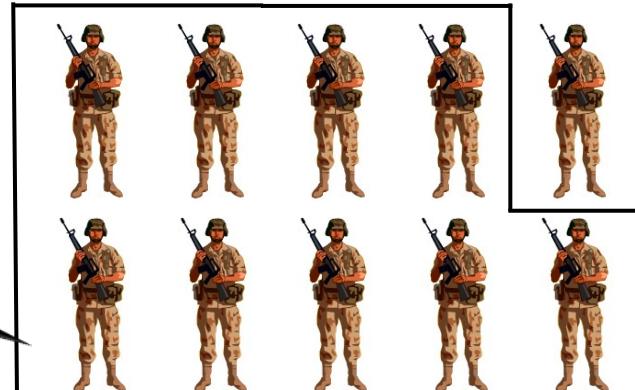




What Recently Retired Soldiers Said You Should Know About Retiring*

**You were smart to come to today's
briefing!**

**88% would
advise other
Soldiers to
attend a
Pre-
Retirement
Brief**



**76% of those who
did not attend
said their
retirement
negatively
affected their
perception of the
Army**

**The majority recommend
attending
10 months before retiring**



Army Retirement Services...AR

600-8-7

MISSION

Develops and implements Army Strategy and Policy for ensuring all retiring and Retired Soldiers, their Families and Survivors are properly informed about retirement-related benefits and entitlements in order to enhance their well-being.

PROGRAMS

- *Army Echoes*, the official Army bulletin for the Retired Soldier (available electronically at http://www.armyg1.army.mil/rso/echoes_issues.asp)
- CSA Retiree Council
- Survivor Benefit Plan (SBP) and Reserve Component SBP
- MyArmyBenefits
- Retirement Services Officers





Retirement Services Officers (RSO) Pre-Retirement Support

- Preretirement briefing
- Survivor Benefit Plan (SBP)/RCSBP counseling
- Retirement literature
- Career Status Bonus counseling

Post-Retirement Support

- Retirement Services Office (RSO)
- Assistance with pay, ID cards, SBP
- Retiree Appreciation Day (RAD)
- Newsletters
- Installation Retiree Councils

See: <http://www.armyq1.army.mil/rso/rso.asp>





Army Retirement Services

**[Homepage
http://www.armygi.army.mil/
rso](http://www.armygi.army.mil/rso)**

- Echoes
- Current News
- Survivor Benefit Plan (SBP)
- Career Status Bonus (CSB) Information
- Link to MyArmyBenefits
- Benefits & Entitlements Information Papers
- Retirement Services Officer (RSO) Listing
- Preretirement Counseling Guide & Briefing
- Retiree Appreciation Day (RAD) Information
- Former Spouses & Forgotten Widows Information





Population Served -- Growing

<u>Year</u>	<u>Active Soldiers</u>	<u>Retired Soldiers</u>
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000

1993

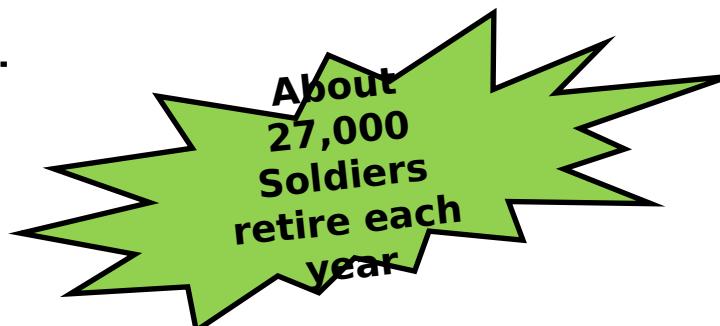




2012 Population Served

<u>Active Army</u>	<u>ARNG</u>	<u>USAR</u>	<u>Retired Soldiers</u>	<u>Surviving Spouses</u>
565,463	361,561	204,803	878,403	249,162*

Over 2 Million Served !!!



*including 149,060
annuitants





Pre-Retirement Briefing

- RSO Program
- Retired Pay & Taxes
- COLA
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act (USFSPA)
- SGLI/VGLI
- Shipment of HHGs
- Ethics
- Employment
- Space-A Travel

Topics

- ID Cards
- Combat-Related Special Compensation (CRSC)
- Concurrent Retirement and Disability Pay (CRDP)
- Retiree Mobilization
- **SBP (Separate Brief)**
- MyArmyBenefits
- Visit websites for complete information on **TRICARE, VA benefits, Social Security**





Applying for Length of Service (LOS) Retirement

- How

- Officer - Chapter 6, **AR 600-8-24**, dated 12 April 2006
- Enlisted - Chapter 12, **AR 635-200**, dated 6 Jun 2005

- When

- Maximum: 12 months before desired retirement date
- Minimum: All Officers - **9** months before start date of transition leave

Enlisted - **9** months before retirement date

NOTE: Recommend 12-month lead time for smoother transition

Where

- General Officers: Notify GOMO, (703) 697-7994/9466, DSN 227
- COL & LTC (P): Notify Senior Leader Development (SLD), (703) 697-4995,
DSN 227
- All others: Military Personnel Office, JAG Retirements (703) 588-6 and





Other Retirement Considerations

- Retirement date
 - 1st day of the month if for length-of-service
 - any date for disability retirement
- Active Duty Service Obligation
- In lieu of PCS
 - apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.
- Reassigned on a PCS
 - must wait 1 year to retire (AR 350-100)





Authorized vs. Selected Transition Center (TC)

- Authorized to use the TC closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
 - not paid if to a station-of-choice TC (**if permitted by AR 635-10**)
 - reimbursement limited to travel in a direct line from last duty station to final retirement location
- Overseas COLA & Overseas Housing Allowance:
 - both stop upon departure from the overseas location
 - Basic Allowance for Housing (BAH) paid based on transition leave address





Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Note: To validate your DIEMS date go to the following website:

https://www.erec.army.mil/DIEMS/diems_home.htm





Final Basic Pay Plan (DIEMS Pre 8)

Sep 80

RETIRED PAY = (Years of creditable service X 2-1/2%) X
Final Basic Pay

- Commissioned service requirement
- Time-in-grade requirement
- Heroism pay
- Current basic pay milestones (over-22, over-24, over-26, . . . over-40)
- Percentage Multipliers: Can now exceed 100%

Years of service	20	21	22	23	24	25	26	27	28	29
30 thru 40										
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5
75 up to 100										

- Full COLAs

Retired Pay Calculator available at:

http://myarmybenefits.us.army.mil/Home/Benefit_Calculators/Retirer.html





High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post - Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay

- Typically an average of the last 3 years
- Commissioned service requirement
- Time-in-grade not as important
- Basic pay milestones not as important
- Percentage Multipliers: Can now exceed 100%

Years of service	20	21	22	23	24	25	26	27	28	29
<u>30 thru 40</u>										
<u>High 3 Multiplier %</u>	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5

75 up to 100

- Full COLAs

Retired Pay Calculator available at:

http://myarmybenefits.us.army.mil/Home/Benefit_Calculators/RetirementCalculator





Career Status Bonus (CSB)/REDUX

(DIEMS post - ~~Plan 86~~ - "Choice")

RETIRED PAY = (Years of creditable service x 2-1/2%) minus 1% for each year under 30 years x average of highest 36 months of basic pay

- 2% per yr thru 20 yrs; 3.5% per yr thru 30 yrs; 2.5% thereafter
- Percentage Multipliers: Can now exceed 100%

Years of service <u>30 thru 40</u>	20	21	22	23	24	25	26	27	28	29
REDUX Multiplier % 71.5 75 up to 100	40	43.5	47	50.5	54	57.5	61	64.5	68	
High-3/Final Multiplier % 72.5 75 up to 100	50	52.5	55	57.5	60	62.5	65	67.5	70	

- \$30K Career Status Bonus (CSB) - 15th year
- At 62, pay recomputed under High-3
- ~~COLA minus 1%, one-time catch-up COLA at 62, then back to COLA minus 1% thereafter~~





Cost-of-Living Adjustments (COLA)

All Retirement Plans

- Based on difference between CPI from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

Final Basic Pay or High-3 Plan

- Full annual COLA

REDUX (\$30K CSB) Plan

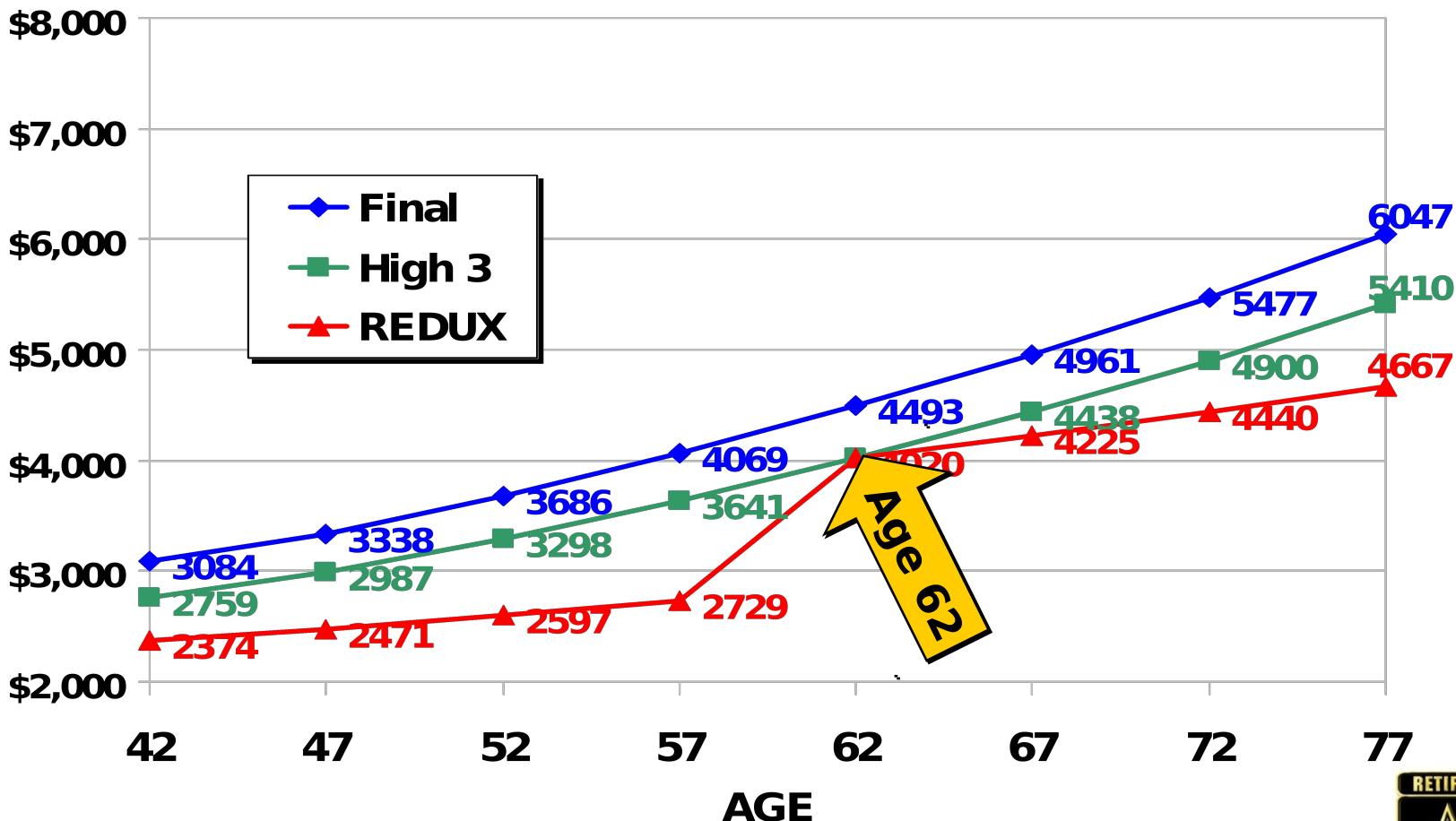
- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62





Growth Over The Years

Assumes average +2%
COLA





MyArmyBenefits

- **Federal Benefits (Category)**
- Identified by:**
- State/Territory; Resource Locator; Federal Benefit by Component:**

- ✓ Pay
- ✓ Education
- ✓ Health Care
- ✓ Life Insurance
- ✓ Casualty/Survivor
- ✓ Transitioning
- ✓ Retirement
- ✓ Veterans Affairs
- ✓ Social Security
- ✓ Soldier Services
- ✓ Family Services

The screenshot shows the homepage of the MyArmyBenefits website. At the top, there's a banner with a soldier in a helmet and a calculator icon. Below the banner, there's a section titled "CALCULATE YOUR BENEFITS" with a "Transitioning & Retirement" link. To the right, there's a "NEED BENEFITS HELP?" section with a "Contact our Counselors" link. Further down, there's a "FEDERAL BENEFITS" section with links for "By Category", "By State", "By Event", and "A-Z". The main content area has several sections: "FIND BENEFIT FACTS" (with a link to "Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights"), "Site Updates" (with links to news items from Jan 20, 2009, about new benefit fact sheets for Special Leaves and Wounded Warrior Policy), "Spouse Opportunities" (with a link to "Financial Planner Offers Tips for Tough Times"), "A Child's Life" (with a link to "Military Spouse Employment Preference"), and "Child Development Centers" (with a link to "Project Sanctuary Provides Retreats for Families"). At the bottom, there's a "Home" link and a copyright notice: "Copyright © 2008 United States Army | Links | Privacy Statement | Terms of Use | Contact Us | Site Map".

➤ **Federal Benefits (Life Events)**

- ✓ Joining the Army
- ✓ Marriage/Family
- ✓ Preparing to Deploy
- ✓ Return from Deployment
- ✓ Military to Civilian
- ✓ Retiring
- ✓ Casualty
- ✓ Recreation

➤ **Benefits Calculators**

- ✓ Retirement*
- ✓ Survivor Benefits*
- ✓ Deployment
- ✓ VA Disability AW2 Module*

<http://myarmybenefits.us.army.mil>

/
Targeted for use by Active Duty/ARNG/USAR Soldiers, Family members, Wounded Warriors, and Veterans-requires AKO or CAC access/Uses Soldiers' DEERS data





Retired Pay Facts

- Retired pay -- paid by DFAS-Cleveland
- Payable 1st of month (when that is a weekend or holiday,
the pay date is moved to the previous business day)
- Direct deposit strongly encouraged
- May use “*myPay*” to make online changes to pay, reissue
1099Rs, change bank account, etc.
- Keep correspondence address current
- Retiree Account Statement (RAS) issued only
when  <http://www.dfas.mil/>





Retired Taxes

States With **NO** State Income Tax



Alaska
Florida
Nevada

New Hampshire
South Dakota
Tennessee

Texas
Washington
Wyoming

States That Do Not Tax Military Retired Pay

Alabama	Indiana*	Mississippi	Oklahoma*
Arizona*	Iowa*	Missouri*	Oregon*
Arkansas*	Kansas	Montana*	Pennsylvania*
Colorado*	Kentucky*	North Dakota*	South Carolina*

Connecticut*	Louisiana	North Carolina*	Utah*
Delaware*	Maryland*	New Jersey	Washington DC*
Hawaii	Massachusetts	New York	West
Virginia*			
Illinois	Michigan	Ohio	

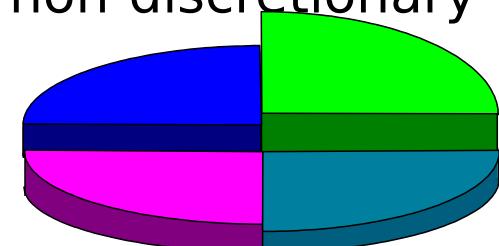
Home of Residence is determiner; not Home of Record





Allotments

- In retirement, permitted to have:
 - 6 “discretionary”
 - You can have an unlimited amount of “non-discretionary” allotments.
- For recalled Soldiers at retirement:
 - NONE continue from active duty
 - ALL must be re-initiated after separation
 - WHY? DFAS-CL has no interface with DFAS-IN
- Can start/stop/change via myPay @
<https://mypay.dfas.mil>



*CFC and SGLI deductions automatically stop
upon retirement*



Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and



Army Emergency Relief

Helping the Army take care of its own since
1942

Did you know...

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, retirees, and their families.**
- In 2011, AER provided nearly \$70 million for more than 59,700 cases.
- For retirees, AER provided \$8.8 million for 5834 cases.
- **As a retiree, you are eligible for all categories of assistance and you may continue to contribute.**
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.

More information available at

www.aerhq.org





Social Security Tax (FICA) (7.65%)

- FICA not deducted from retired pay!
- When eligible, you will draw:
FULL Social Security *and*
FULL Military retired pay!
- Go to <http://www.ssa.gov> for in-depth Social Security information





Thrift Savings Plan

- You stop contributing to TSP at retirement
- Your options at retirement:



- 1--do nothing and draw returns when permitted; or
- 2--roll into an IRA

- May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.
- TSP info: www.tsp.gov





Dividing Retired Pay as Property

(Uniformed Services Former Spouses' Protection Act)

- **NOT AUTOMATIC**
- Up to state courts
- Can award any amount
- Award not tied to length of marriage
- Direct payment requirements:
 - Marriage overlapped 10 years with service
 - Limited to 50% of “disposable” retired pay*





Take Leave or Sell It?

***30 years and 2 months or more
active duty***

Retire 1 October

USE leave - 1 Aug to 1 Oct

- 60 days basic pay & allowances while remaining on AD
- Salary from employment?



Retire 1 August

SELL leave - 1 Aug to 1 Oct

- 60 days basic pay (cashed-in)
- (Lump Sum taxed at 25%)
- 30 days allowances ("on the books" 31 Aug 76), BAH & BAS

Retire 1 month



- Salary from Employment?



Permissive TDY*

Purpose: Facilitate transition to civilian
(e.g. house-hunting, job-hunting)



20 Days:

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)

30 Days:

- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, CONUS or another OCONUS location

* At Commander's Discretion





Retirement Physical

- Army requires a retirement physical
- No more than 4 months, no less than 1 month before
 - retirement or start of transition leave
- Your last record of active duty health
- Most sites now provide combined Service and VA retirement physical
- Assists with claim for VA service-connected disability



NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner. For more information, visit VA web site at <http://www.va.gov> or Call Toll-Free Disability Benefits/General Information: 1-800-827-1000





Medical Records

- Belong to the Government
- Make a copy of your records
- Make a copy of Family member records
- May be hard to obtain after retirement





Advantages to Applying to VA for Service-Connected Disability

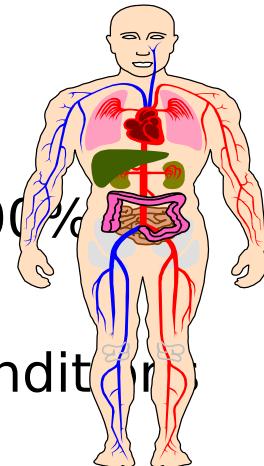
- Even 0% rating *documents* health (\$\$ begins at 10%)
- Tax-free VA payments (additional \$\$ is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable if your death is service-connected
- \$10K (or \$30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled
- At retirement, you have easiest access to your medical records to support your claim (can apply at any time)





VA Compensation for Service-Connected Disability

- VA rates disabilities 0% - 100%
 - Each % has an assigned dollar amount
 - 2012 amounts: from \$127 (10%) to \$2769 (100%)
 - Unrelated to Military rank since '93
 - Free VA medical care for service-connected conditions
- Monthly payments
 - Begin at 10% (CAN be 0% disabled)
 - Tax-free
 - 30% & higher = Extra dependent allowance
 - *For retirees <50% disabled, offsets Military retired pay \$ for \$*





VA Service-Connected Disability Compensation Rates

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	\$127		
20	251		
30	389	435	469
40	560	622	667
50	797	874	931
60	1009	1102	1169
70	1272	1380	1459
80	1478	1602	1692
90	1661	1800	1902
100	2769	2924	3037





Gulf War Veterans

- DOD and VA offer free medical exams:
 - DoD: Comprehensive Clinical Evaluation Program (CCEP)
 - VA: Persian Gulf Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to first Gulf War and current OIF/OEF participants

<http://www.publichealth.va.gov/exposures/gulfwar>

<http://www.gulflink.osd.mil>





SGLI & VGLI

- SGLI is FREE for 120 days after retirement (or up to two years if 100% disabled)
- No physical required to convert SGLI to VGLI (if done within 120 days after retirement)
- VGLI is a 5-yr renewable term policy
- Premiums may be paid by allotment, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- If terminally ill, may receive up to 50% of policy's face value





VGLI Premium Schedule - Monthly Rates (Examples)

Insurance

Amount

	<u>40-44</u>	<u>45-49</u>	<u>50-54</u>	<u>55-59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-</u>
<u>74</u>	<u>75 & over</u>						
\$400K	\$68	\$88	\$144	\$268	\$432	\$600	\$900
	\$1800						
\$300K	\$51	\$66	\$108	\$201	\$324	\$450	\$675
	\$1350						
\$250K	\$42.50	\$55	\$90	\$167.50	\$270		\$375
	\$562.50	\$1125					
\$200K	\$34	\$44	\$72	\$134	\$216		\$300
	\$450	\$900					
\$150K	\$25.50	\$33	\$54	\$100.50	\$162		\$225
	\$337	\$675					

<http://www.insurance.va.gov/sglisite/vgli/VGLI>





VA Info Sources

Online:

- <http://www.va.gov>
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits



By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-697-6947



In-Person:

- County VA Director (blue pages of phone book)

G-1, Human Resources Policy
Directorate





Concurrent Receipt Background

Since 1890, Federal law has forbidden *concurrent receipt* of military retired pay & VA disability compensation

Goal of New Laws

Restore some or all of the pay that is offset to
the
most severely disabled

CRSC: Enacted December 2, 2002
CRDP: Enacted January 1, 2004





Combat-Related Special Compensation (CRSC)

- Must **apply** to Human Resources Command
- Pays special compensation to those who are VA-rated 10-100% due to **armed conflict**, **simulated combat** (e.g. field training), **hazardous service** (e.g. parachute duty), or **instrumentalities of war** (e.g. combat vehicles)
- Does **not** cover service-connected disabilities that do not fit one of the four categories above
- Details at:
<https://www.hrc.army.mil/site/crsc/index.html>





Combat-Related Special Compensation (CRSC)

- How To Apply
 - complete DD Form 2860
 - <https://www.hrc.army.mil/site/crsc/index.html>
 - attach supporting documents
 - mail to address on form
- Army information numbers:
 - 1-866-281-3254
- Online info available at:
 - <https://www.hrc.army.mil/site/crsc/index.html>





Concurrent Retirement & Disability Pay (CRDP)

- **No application**; VA & DFAS match files
- **Retired pay restored** for those VA rated 50 – 100%
- Based on **SERVICE**-connected conditions (not necessarily combat-related)
- 10-year phase-in, 2005 – 2014
- **Taxable**



Phase in

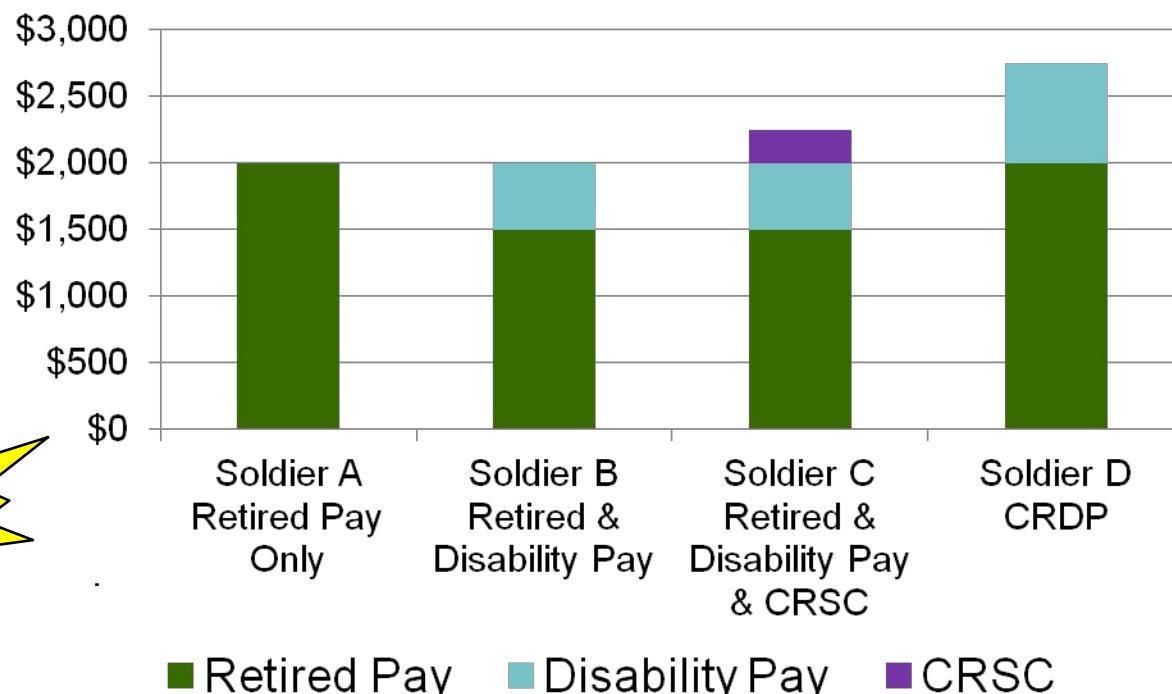
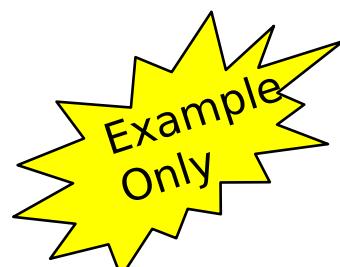
2012	99.64%
2013	99.96%
2014	100.00%





VA Disability Payments

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retirement and Disability Pay (CRDP)



NOTE: All Soldiers retired at the same pay grade and years of service





DD Form 214 (Certificate of Discharge from

Active Duty)

- Check for accuracy before signing - Your personal responsibility!
- Copies:
 - #1 - Service member
 - #2 - Service Personnel File
 - #3 - United States Department of Veterans Affairs
 - #4 - Member; only copy that contains reason for discharge; of interest to some employers
- File your copies (1 & 4) in a safe place (NOT a courthouse unless they assure you that it will not be accessible by the general public!)
- Replace missing DD Form 214 immediately upon loss by going to:
<http://www.archives.gov/veterans/military-service-records/>





At Retirement, You Will Also Receive...

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Package
 - U.S. Flag
 - Army Retired Pin
 - Retired Decals





Mobilization/Retiree Recall

- By Age
 - Officers and enlisted, up to age 60
 - Warrant officers, up to age 62
 - General officers, on a case-by-case basis
- By Category
 - Cat I - non-disability, retired less than 5 years, under 60
 - Cat II - non-disability, retired more than 5 years, under 60
 - Cat III - all others





Travel & Transportation

(Contact Your Transportation Office)

Travel

- Authorized from last duty station to home of selection (includes Family members)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized



Time Limit on Travel & Transportation Allowances

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Additional Info Source: DoD Travel Reg 4500.9, found at --

<http://www.transcom.mil/j5/pt/dtr.cfm>



ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 75 or who are permanently disabled; under 75 renew every 4 years
- Dependent parents/parents-in-law may qualify
- DoD ID number and DoD benefits number

FIND NEAREST ID CARD ISSUING FACILITY

<http://www.dmdc.osd.mil/rsl/appj/site?execution=e2s1>





Former Spouse ID Card

Authorized ONLY if:

- Marriage lasted at least 20 years, AND
- Service for retired pay was at least 20 years

If above two conditions are met, overlap requirement is:

OVERLAP

20+ years.....Full

15 years, but less than 20.....Medical care (for 1 yr)

Less than 15 years.....None

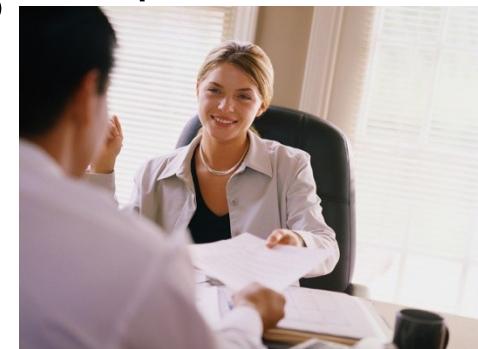
PRIVILEGE(S)





Army Career and Alumni Program (ACAP)

- You may initiate the ACAP process 24 months before retirement.
- You **MUST** complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.
- Benefit for retirees – Eligible for ACAP available basis - FOREVER!
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources
- ACAP Home Page:





Active Army Retirement Timeline

**ACAP Services Available Prior to Actual Retirement
24 Months**

Contact RSO for Pre-Retirement Briefing; Submit retirement request

12 months

Complete DD Form 2656 (Retired Pay Data/SBP)

Initiate action for New ID Card

4-months

Initiate Retirement Physical

Contact Transportation HHG Appt

3-months

Pre-separation counseling (DD Form 2648)

Tai Care Options Appt w/SJA

2-months

Complete VA Form 21-526 (Svc Connected Disabilities)

Complete DD Form 2860 (CRSC)

1-month

Convert SGLI to VGLI

MUST sign up for "e-Echoes"- retiree newsletter





Employment Restrictions

DAEO = Designated Agency Ethics Official

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
 - Federal Employment
 - Foreign Government Employment
 - Negotiations with Employers
 - “Switching Sides”
 - Rules for Procurement Officials
 - Rules Specific to General Officers
 - Working During Transition Leave
 - Use of Title & Wearing of Uniform after Retirement.





Retired

ICARE--An Overview

- When On Active Duty:
 - you are enrolled in TRICARE Prime and pay no fees
 - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime
- When Retired: You and your family have 3 choices for health care --
 - **TRICARE Prime** -- MTFs are principal source of health care
 - ❖ FY 2012 Enrollment Fee is \$520 per family or \$260 per individual (annually)
 - **TRICARE Extra** -- the "preferred provider" option
 - ❖ no enrollment fee, but deductible and co-payments apply
 - **TRICARE Standard** -- "fee-for-service" option (the old CHAMPUS program)
 - ❖ no enrollment fee, but deductible and co-payments
 - ❖ *nearest Health Benefits Advisor (HBA)*
 - **TRICARE Young Adult** --premium-based health care plan
 - ❖ unmarried, age 21 but not yet 26 years old adult children who have "aged out" of regular TRICARE coverage.

Detailed TRICARE information available at: <http://www.tricare.mil>





TRICARE Retiree Dental Plan

*(Currently administered by DDP*Delta)*
(TRDP)

Who Is Eligible:

- Retirees (any age!)
- Gray area Reserve retirees, not yet age 60
- Medal of Honor recipients
- Spouses, remarried surviving spouses, and eligible children
of both groups

Where Available:

- U.S., District of Columbia, Puerto Rico, Guam, Canada, U.S. Virgin

Islands, American Samoa, the Commonwealth of the
Northern Mariana Islands, Canada, and **Overseas TRDP**,





TRICARE Retiree Dental Program

- Maximum annual benefit increased from \$1000 to \$1200
- Annual deductible still \$50/person, but limited to \$150/family
- Enrollment commitment shortened to 12 months from 24 months
- Must enroll within 120 days after retirement to be eligible for a waiver of the 12-month waiting period
- Lifetime orthodontic is now \$1500
- Consumer Toolkit® enhancements
- Detailed info available on-line at --





VA Dental Care

No-Cost Dental Care MAY Be Furnished -

1. For service-conditions existing at retirement
 - On a one-time basis
 - Must apply within 180 days
 - Not eligible if necessary treatment was completed by Military within 180 days of retirement (reflected on DD 214)
2. For service-connected, non-compensable conditions of POWs who were incarcerated less than 90 days



NOTE: Complete treatment is furnished to those who
were POWs more than 90 days





Federal Long Term Care Insurance

- Military retirees & Families are eligible
- Now gray-area retirees are too!
- For care not covered by TRICARE...1 in 4 will spend over \$100,000 in long term care
- Enroll anytime...no Open Season wait...but you must enroll before you require long term care
- Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify
- Check it out...compare policies...be a wise consumer

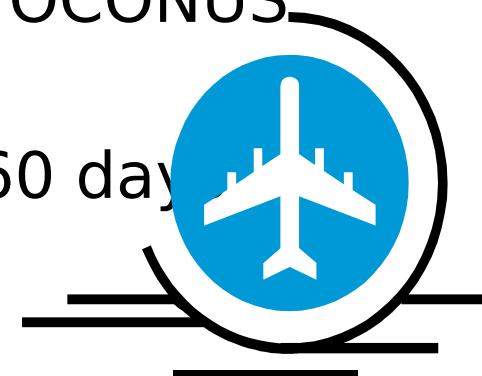
<https://www.ltcfeds.com/>





“Space-A” Travel

- Retirees may travel within CONUS or OCONUS
- May FAX request to site; stay on list 60 days
- Instructions on signing up by e-mail
- Benefit ends for Family members with death of retiree



<http://www.amc.af.mil/amctravel/index.asp>



Retired Soldier E-mail



- Active duty AKO email address follows you into retirement (no change required)
- Great way to stay informed on Military-related topics
- However, AKO **may** move retirees and non-CAC holders to a new website in 2012



<https://www.us.army.mil>





Military Service Organizations

- Consider joining to be heard
- 35-organization group lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of veterans in Congress
 - House: (111th) 22%; (112th) 26
 - Senate: (111th) 25%; (112th) 21



*Keep up on legislative matters at:
<http://thomas.loc.gov>*





Retired Soldier Motto: “*Retired...Still Serving*”

Opportunities to Still Serve include:

- Installation Retiree Councils
- CSA Retiree Council



Recent Council reports available at:

<http://www.armyg1.army.mil/rso/RetireeCouncil.asp>





Supporting Soldiers, Civilians & Families - Active, Guard, Reserve and Retired



Echoes

- Official Army publication
- Primary means of communicating with Retired Soldiers/Families
- 3 issues: JAN, MAY, SEP
- Mailed to 985K readers
- Emailed to 46K readers
- Available on the Army G-1 website at
http://www.armyg1.army.mil/rso/echoes_issues.asp

The cover of the January-April 2012 issue of Echoes features a large yellow star with the word "RETIRED" above it and "U.S. ARMY" below it. The title "ECHOES" is prominently displayed in large yellow letters. Below the title is a photo of Raymond T. Odierno, General, United States Army, Chief of Staff, with his signature "R.T. Odierno" written across the photo. The subtitle reads "THE NEWSLETTER FOR RETIRED SOLDIERS SURVIVING SPOUSES & FAMILIES". The page includes several columns of text and links related to Army benefits and resources.

GREETINGS RETIRED SOLDIERS AND FAMILIES,

I would like to thank you for your continued support to our Army. Building on your legacy of selfless service – in and out of uniform – our All-Volunteer Army remains the Nation's Force of Decisive Action – ready today and prepared for tomorrow. We are the strength of the Nation.

Today is like no other time in our history. It is a time of uncertainty and historic change. We face a multitude of security challenges, such as transnational and regional terrorist in places like Yemen, Somalia, North Africa, and Pakistan's Federally Administered Tribal Areas. We have the uncertainty of the Arab Spring, the proliferation of nuclear weapons and we face the challenges of rising powers such as China and India in the Asia-Pacific region. All of this is underpinned by our own fiscal challenges.

For the past decade, our military has proven itself in what I consider to be the most difficult conditions this Nation has ever faced. Our leaders at every level have displayed unparalleled ingenuity, flexibility, and adaptability. Our Service members have displayed mental and physical toughness and courage under fire. They have transformed our Armed Forces into the most versatile, agile, rapidly deployable, and sustainable strategic force in the world.

These accomplishments came at an enormous cost. More than 6,000 lives lost in Iraq and Afghanistan; more than 40,000 wounded. We will always honor their sacrifice.

In the past, during periods of austerity, we've said, "We will have to do more with less." As we move ahead under significant budget restrictions, we will have to do "less with less." We will

In all that we do, in the Army alone, we've awarded more than 14,000 medals for valor over the last ten years, including six Medals of Honor and 22 Distinguished Service Crosses.

Despite the challenges, I am optimistic about the Army's future. My intent is to sustain a high-quality, All-Volunteer Army that remains the most decisive land force in the world; provides depth and

A MESSAGE FROM THE CHIEF OF STAFF

Raymond T. Odierno
General, United States Army
Chief of Staff

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STILL PROUD. STILL SERVING. STILL SALUTING.

http://www.armyg1.army.mil/rso/echoes_reg.asp
during out-processing; they are no longer eligible
for the hard copy edition. (See ALARACT 340/2011)





Thank you for your Service!!

Please make an appointment
to receive your separate SBP
briefing. You can access the
HQDA SBP briefing at:

http://www.armyg1.army.mil/rso/docs/SBP/SBP_DASlides.ppt

